

Fact Sheet - Claims and procedures for Deepwater Horizon Incident

- BP takes responsibility for responding to the Deepwater Horizon oil spill. We will clean it up. BP has established a robust process to manage claims resulting from the Deepwater Horizon incident.
- BP will pay all necessary clean-up costs.
- BP is committed to pay legitimate claims for other loss and damage caused by the spill - this may include:
 - Clean-up Expenses: Necessary and appropriate cost of assessing and mitigating impact of oil contamination, incurred by federal or state governments and/or others including local governments.
 - Damages to Natural Resources
 - Personal Injury: As caused by the oil spill.
 - Loss of Real and Personal Property: Repair or replacement of personal property damaged by oil contamination.
 - Lost income: Lost wages/income caused by the impact of the spill. This would include anyone who has lost income as the result of the spill.
 - Commercial Losses: Lost earnings/profit and business interruption losses caused by the impact of the oil spill.

Call Center for Deepwater Horizon Incident Claims

BP has established a call center for oil spill-related claims. The toll-free number for the claims hotline is **1-800-440-0858** and is available 24 hours a day, 7 days a week:

- The call center is manned by the catastrophic loss division of ESIS, a national loss adjusting company with deep expertise in adjusting oil spill claims that will process initial claims. The claims hotline is available 24/7. As an alternative, claimants can also visit one of BP's local claims centers that will also be staffed with adjusters.
- ESIS will collect information regarding the claim/loss.

- The claim is then assigned to an adjuster, who will contact the claimant. If the loss is small, it will be handled over the phone, with the claimant providing documentation by mail, e-mail or fax.
- If the loss is larger, the adjuster will meet with the claimant to obtain additional information and documentation. Damaged property will be inspected and photographed. A repair/replacement estimate may be written.
- For Individual Losses, the adjuster will determine the amount of lost time that the individual has been unable to work. They will typically request pay stubs, trip tickets, license verification and sales receipts.
- For Commercial Losses, the adjuster will determine the amount of time the business is not operational. They will request financial records including relevant profit and loss statements and tax returns. ESIS will consider past and current business profits to determine the best measure of actual loss.
- For both Commercial and Individual Loss of Income ("LOI") claims, BP will provide interim payments to claimants who are not receiving ordinary income or profit as a result of the oil contamination. This will continue for as long as the oil spill causes the claimant's loss of income.
- For LOI claims, the claims process will be expedited and these claims will be evaluated promptly. As described above, the adjuster will require some substantiation of income impacted by the spill, but will make a reasonable effort to keep the documentation requirements to a minimum.
- Reasonable efforts will also be made to provide interim payments to claimants within 48 hours of receipt. The claimant will then be set up for regular (we anticipate monthly) payment for as long as the loss continues to be caused by the oil spill. **A release or other waiver of legal rights, including the ability to file or participate in legal action, will not be required in exchange for the interim or subsequent LOI payments.**
- The ESIS adjuster will verify documentation and calculate the amount of all claimed losses, including LOI claims. Some claims, other than LOI, will justify interim payments while the entirety of the claim is evaluated or during the duration of the spill event.
- BP will not require a release or any other waiver of rights at such time as the claim is filed or at the time that interim payments are made.
- If a claim is rejected, the claimant will be notified in writing that no payment will be made, and the reason for that decision.